

FIG. 1
MARKET OVERVIEW

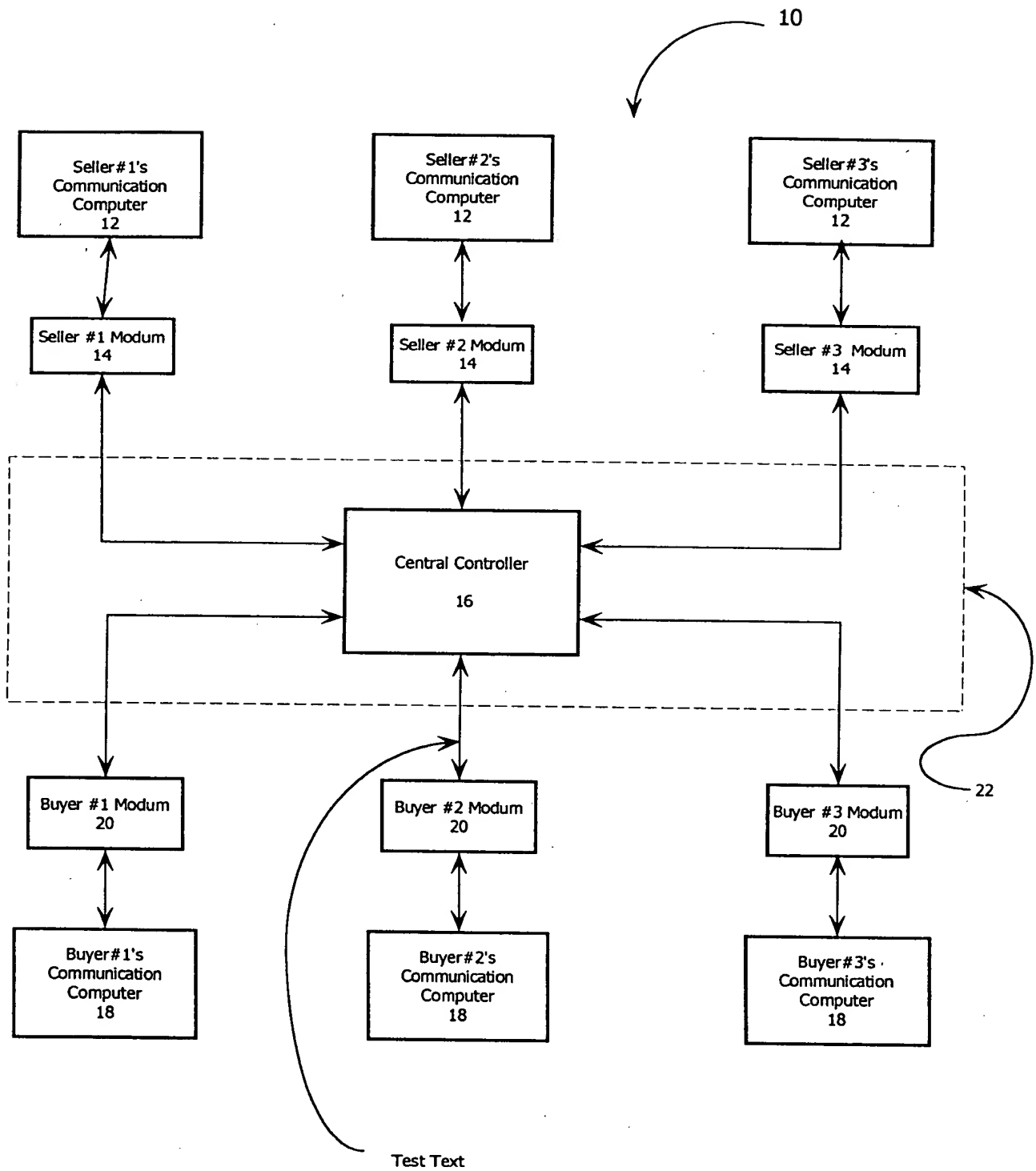


FIG 2

Central Controller 16

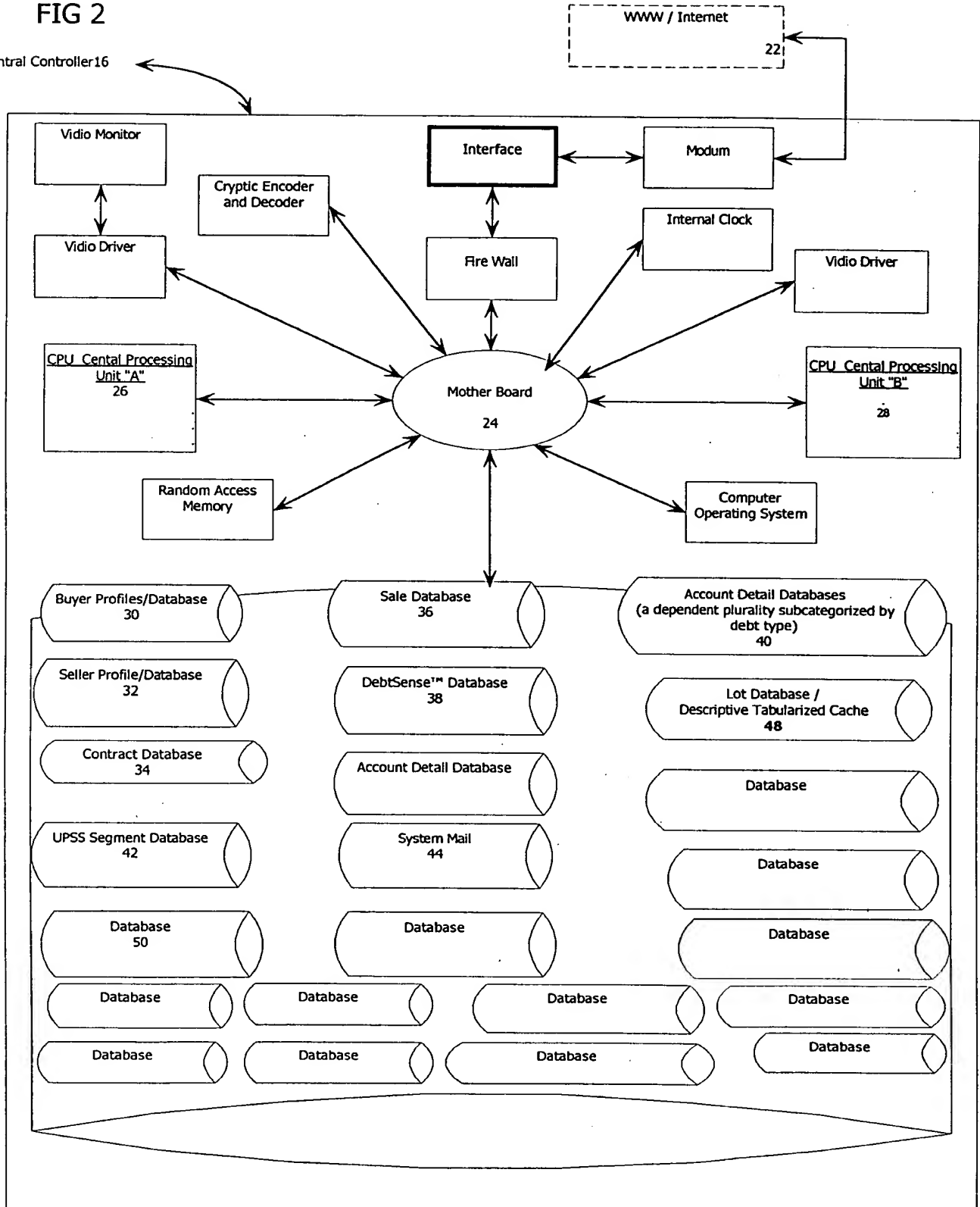


FIG. 3

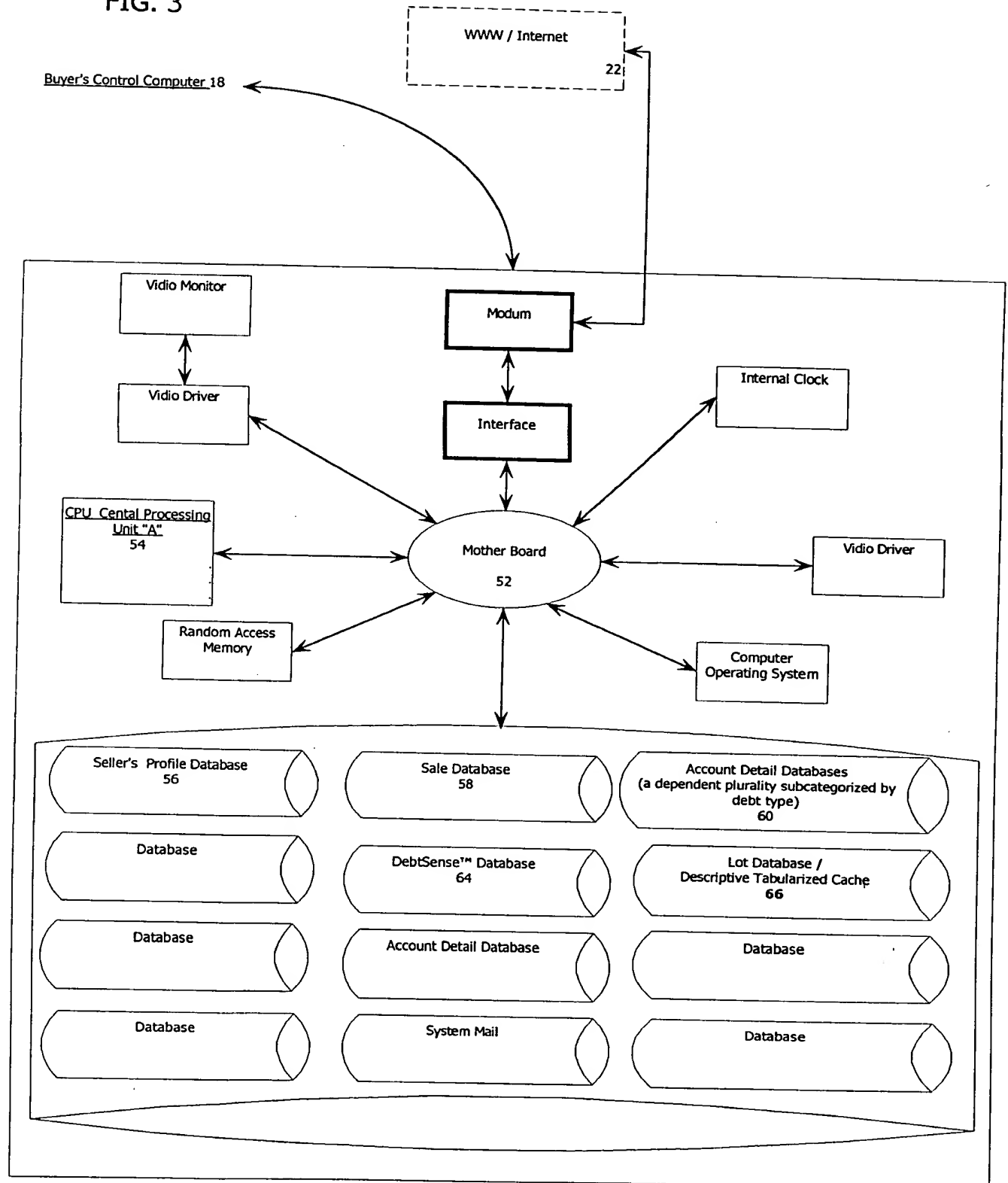


FIG. 4

Seller's Control Computer

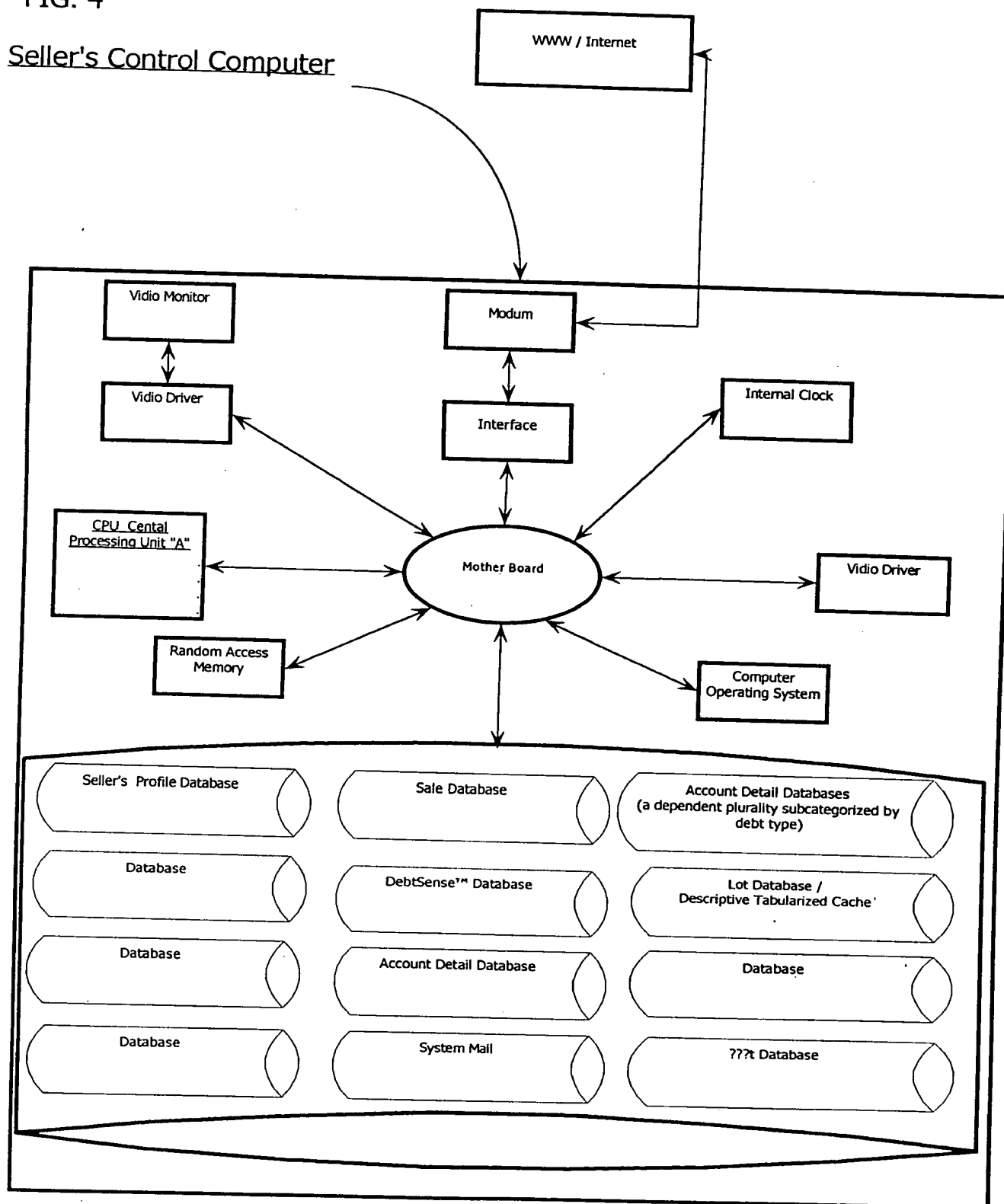


FIG. 5

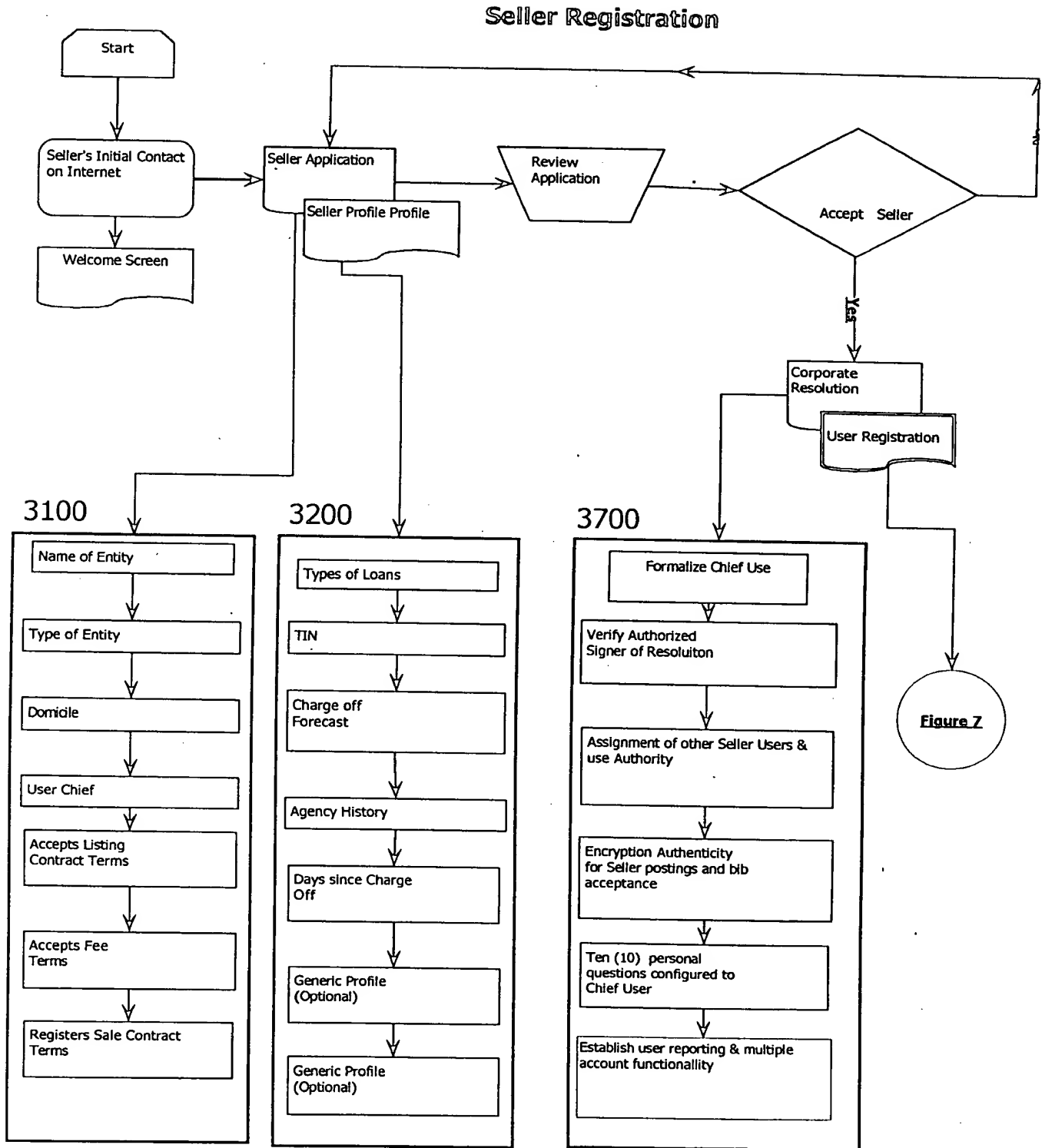


FIG. 5

FIG. 6

The Buyer Qualification Process

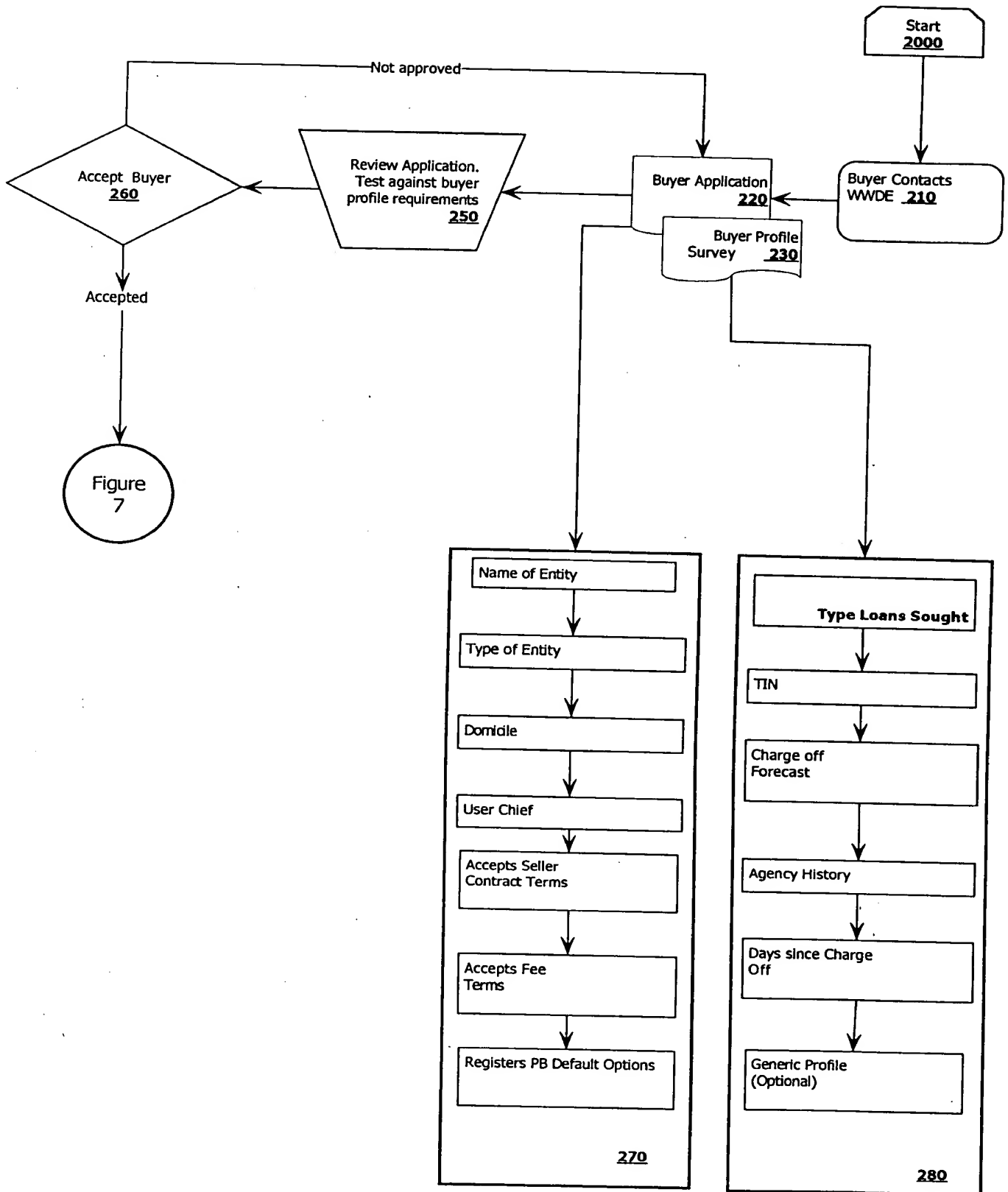


FIG 7

Grouping and Presentation of Bad Debt Complex Assets

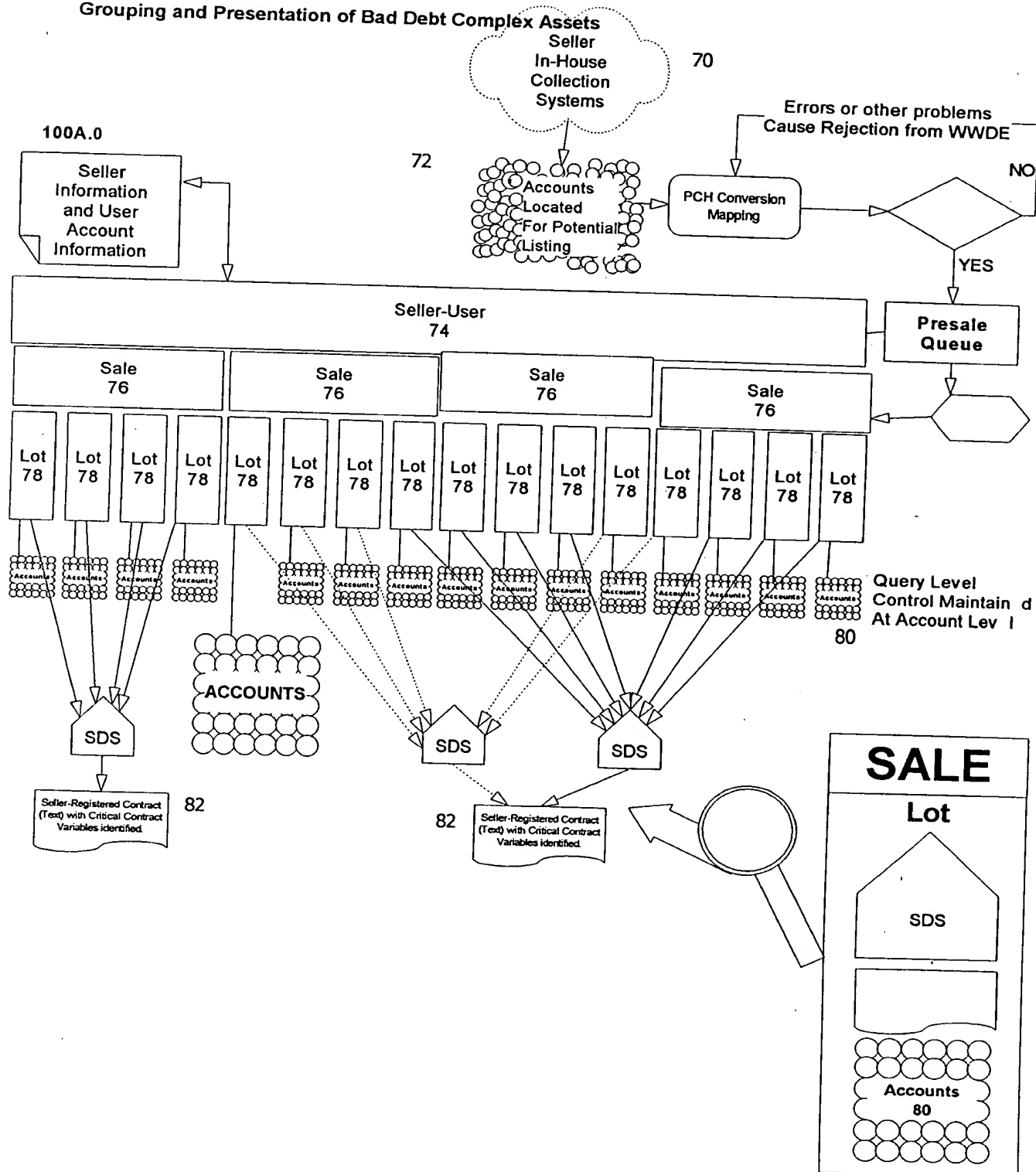
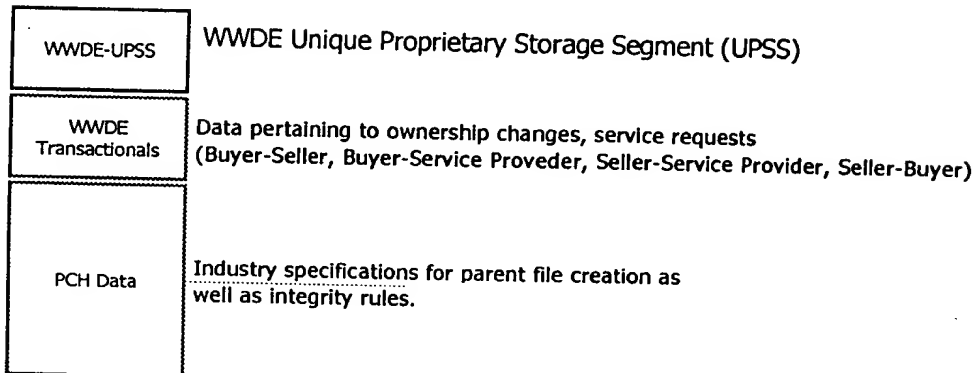


FIG. 8

Registry, UPSS and Proprietary Storage Technique



WWDE-UPSS

WorldWide Debt Exchange's UPSS will be at the heart of our design as we expand from domestic to international markets. Within the UPSS will be the following information in this order:

1. Three-letter code (ISO 3166) designating the originating country of the debt that was charged off (country of residence will be stored as well but outside UPSS).
2. Two-letter code designating the currency of the debt owed.
3. Five-Character Creditor Code representing the selling creditor.
4. The full account number by the creditor. If account number is alpha, then Alpha-Correlate (A=1, B=2, etc.).
5. The amount originally charged-off (no decimal) in the respective currency.
6. Chargeoff date in YYYYMMDD format.
7. CHECK DIGITS (2) = $\text{RIGHT}(\text{sum}(\text{value}(\text{co_bal} * 100), \text{value}(\text{left}(\text{acctnum}, 2)), \text{value}(\text{right}(\text{co_year}, 2)), \text{value}(\text{co_month}), \text{value}(\text{co_day})), 2)$

EXAMPLE:

Debt originated in USA.
 Currency is \$US Dollars
 Chargeoff Balance is \$4,144.11
 Five-character code representing the selling creditor is ABCDE
 Full account number is 4111 222 333 444
 Chargeoff Date 2000-01-01

UPSS = USA US ABCDE 4111222333444 414411 20000101 54

In addition to the inventors of PCH having created this standard, WWDE has other useful fields relating to the current national domicile of debtor to accommodate debts that originated in one country but now reside in another - this will ultimately provide the International market access to non-domestic debts where the debtors have moved to another country.

SY	Date-Time field and record provider
AC	Information about the account holder(s)
BK	Information surrounding the debt
OW	Current information as per the current owner of the account, which could also be the selling bank
JD	Information surrounding a judgement
PM	Specific Payment Information
CM	Freeform or comments area
FT	Unused/Reserved

FIG 8

FIG. 9

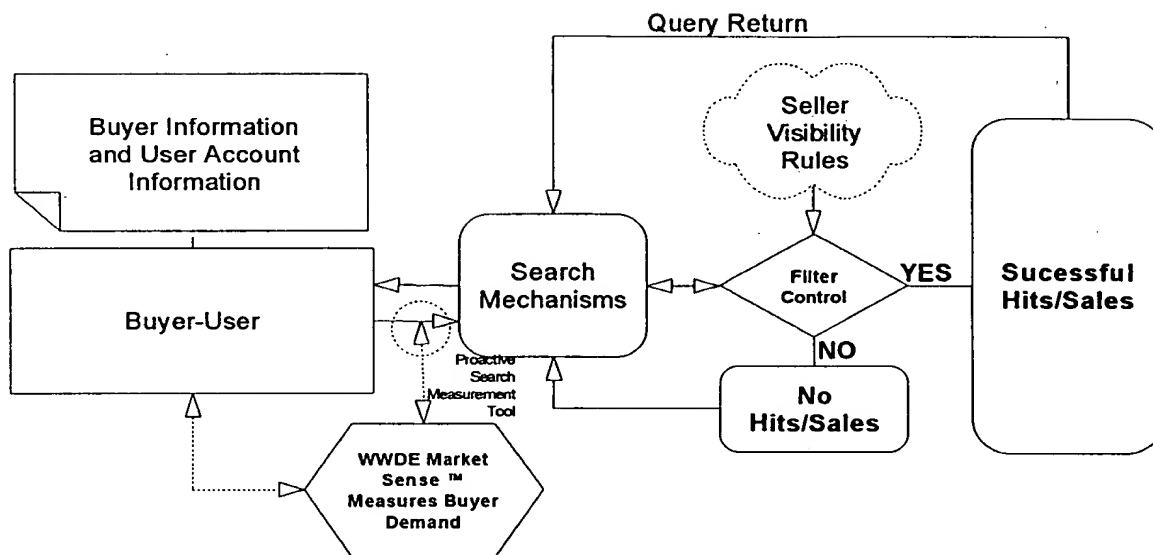


FIG. 10

ASSISTING A BUYER IN UNDERSTANDING THE COMPLEX ASSET

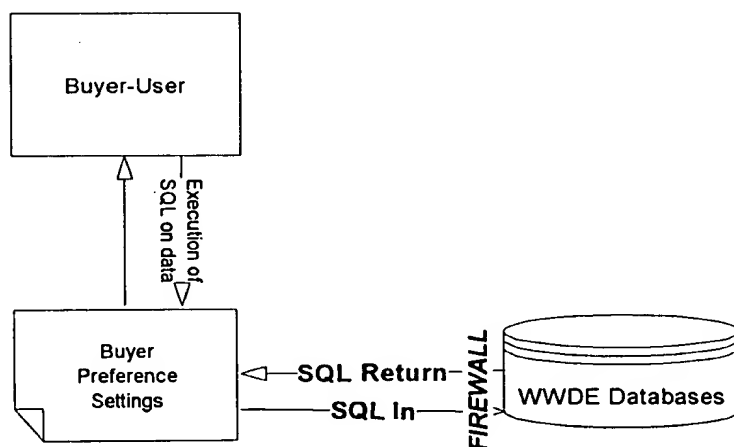


FIG. 11

**Buyer-Seller Compatibility Matching and Optimal Sub-Lot Packaging
Based on WWDE MARKET SENSE**

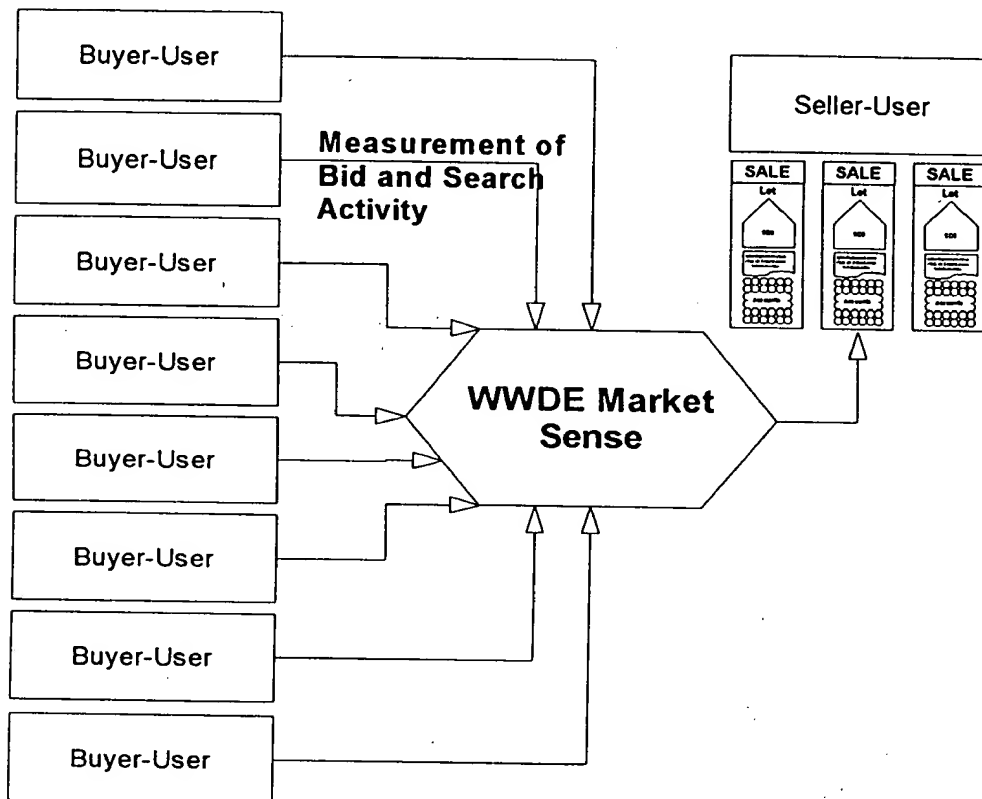


FIG. 12A

Phantom Bidding Extending Offers to Buy

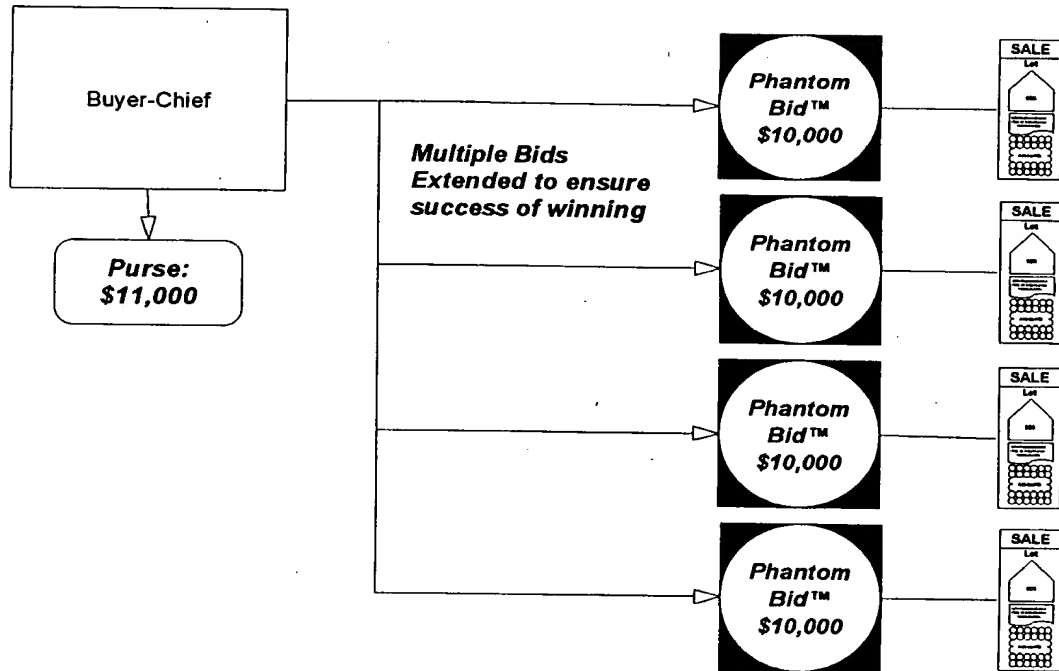


FIG. 12B

Accepted/Withdrawn Offers

